A GUIDE TO YOUR Benefits

January 1

MCA ALBERTA

Welcome Your benefits are an important part of your overall compensation. We are pleased to offer a comprehensive array of valuable benefits to protect your health, family and way of life. This guide answers some of the basic questions you may have about your benefits. Please read it carefully, along with any supplemental materials you receive.

Eligibility

You are eligible for benefits if you work 25 or more hours per week. You must have provincial plan coverage (or special temporary replacement coverage) in place to be eligible for the benefit plan. You must also enrol your eligible family members under the plan.

Eligible family members include:

- Your legally married spouse
- Your common-law partner
- Your children who are your biological children, stepchildren, adopted children or children for whom you have legal custody (age restrictions may apply)
- Disabled children who reach the age limit and who meet certain criteria may continue on your health coverage

If you are enrolled in a spouse's plan and decide to waive health and dental benefits, you must still be enrolled in pooled benefits, including life and disability insurance.

Enrolment

Contact your Payroll or HR Administrator

When Coverage Begins

- **New Hires:** You must complete the enrolment process within 60 days of your date of hire. If you enrol on time, coverage is effective first of the month following the waiting period. If you fail to enrol on time, you may be subject to medical underwriting (which can result in restricted or declined coverage).

Making Changes

If you experience a qualified life event, please contact payroll or HR administrator within 31 days. If you do not, your dependent(s) will be subject to medical underwriting, which may result in restricted coverage under the plan. Following are examples of the most common qualified life events:

- Marriage or divorce
- Reaching co-habitation period for common-law status
- Birth or adoption of a child
- Child reaching the maximum age limit
- Death of a spouse, common-law partner or child
- Spouse losing coverage under external benefits plan

Be prepared to show documentation of the event, such as a marriage license, birth certificate or divorce decree.

Health Care

We are proud to provide you health care through Equitable Life. This plan covers what your provincial health plan does not. Enrolment in a provincial health plan is a requirement to be eligible for reimbursement of supplemental medical expenses under this plan. The chart below provides an overview of the plan.

Coordination of Benefits

If your spouse also has coverage, submit your own claims through your plan first and have your spouse submit claims through their plan first. You can submit any leftover amounts to each other's plan to maximize your coverage. You must wait for the Explanation of Benefits (EOB) to be produced prior to coordinating your benefits. For any children on the plan, submit their claims through the plan of the parent whose birth date comes first in the calendar year.

Key Benefits	Coverage
Prescription Drugs	Plan pays 100% of generic prescription drug costs minus the amount of the dispensing fee charged by the pharmacy up to age 65, no dispensing fee deductible age 65 - 75, up to $5,000 annual maximum (includes a pay direct drug card)
Paramedical Services	80% coverage $500/year per practitioner Includes the following practitioners: acupuncture, chiropractor, massage therapy, naturopath, osteopath, physiotherapy, podiatrist, psychologist/social worker/clinical counsellors, speech therapy
Hospital Coverage	semi-private
Medical Services & Supplies Coverage	100% coverage; subject to certain maximums (refer to the booklet)
Private Duty Nursing	$10,000 per calendar year
Emergency Out-of-Country Medical Coverage	100% coverage; up to age 70: $5,000,000, age 70 - 75: $1,000,000; Travel limit; up to age 70: 90 day, age 70 - 75: 60 day Please remember to print your travel cards before traveling and call the number indicated if you encounter an emergency health situation.
Vision Care	
Eye Exam	1 exam once every 24 months
Benefit Duration	
Termination Age	Age 75 or earlier retirement
Survivor Benefit	24 months

For further details, consult the plan booklet.

Dental Care

Keeping those pearly whites healthy is easy with your **Equitable Life** dental benefit.

Key Dental Benefits	Coverage
Deductible (per calendar year) Individual / Family	None
Benefit Maximum (per calendar year; basic and major services combined) Per Individual	$2,000
Covered Services	
Recall Period	Every 9 months
Basic Services (exams, X-rays, cleanings, fillings and simple extractions)	80% coverage
Major Services (crowns, bridges and dentures)	50% coverage
Orthodontia (child only, under age 19)	50% coverage; $2,000 lifetime maximum
Benefit Duration	
Termination Age	Age 75 or earlier retirement
Survivor Benefit	24 months

For further details, consult the plan booklet.

Life and AD&D

Life insurance provides your named beneficiary/ies with a benefit in the event of your death.

Accidental death and dismemberment (AD&D) insurance provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment or death.

Remember to make sure your beneficiary information is accurate, and update it through Equitable Life / Chubb if you have any life changes. If you do not have a designated beneficiary, your life insurance and AD&D benefit will be paid to your estate.

Basic Life/AD&D

This benefit is provided through Equitable Life / Chubb.

Coverage	
Employee	100% of annual earnings, up to $300,000 maximum
Spouse	$20,000
Child(ren)	$10,000
Termination Age	Age 70 or earlier retirement

Optional Life/AD&D (Employee-paid)

You may purchase additional coverage through Equitable Life for yourself and your eligible family members.

Coverage		Non-Evidence Maximum[1]
Employee	$10,000 increments up to $250,000	$30,000
Spouse	$10,000 increments up to $250,000	$30,000

1. During your initial eligibility period only, you can receive coverage up to the Non-Evidence Maximum amounts without having to provide Evidence of Insurability (EOI, or information about your health). Coverage amounts that require EOI will not be effective unless approved by the insurance carrier.

Critical Illness

Critical illness coverage, provided through BBD (Insured by Beneva), is available to you at an affordable group rate. Coverage is also available for your dependents. With critical illness insurance, if you are diagnosed with a covered condition, you'll receive up to a lump-sum benefit of $25,000, your spouse $15,000 and/or $25,000, per dependent children without having to provide any medical information. if you apply within 60 days of being eligible for the group benefits plan.

Disability Insurance

Disability insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

Long-Term Disability (LTD)	
Provided at an affordable group rate through Equitable Life.	
Benefit Percentage	66.7% of the first $4,000 of your monthly earnings, plus 53% of the monthly balance
Monthly Benefit Maximum	$8,000
Monthly Non-Evidence Maximum	$8,000
Tax Status	Benefits paid to you are non-taxable
When Benefits Begin	After 119 days of disability
Maximum Benefit Duration	Payable to age 65 or recovery
Termination Age	Age 65 or earlier retirement

EAP

Life is full of challenges, and sometimes balancing it is difficult. We are proud to provide a confidential program dedicated to supporting the emotional health and well-being of our employees and their families. The EAP is provided at NO COST to you through Homewood Health.

The EAP can help with the following issues, among others:

- Mental health
- Grief and loss
- Child and eldercare
- Substance abuse
- Relationship or marital conflicts
- Legal and financial issues

Cost of Benefits

Your contributions toward the cost of benefits are automatically deducted from your paycheque before taxes. **The amount will depend upon your annual salary and the optional benefit coverage you select.**

Contact Information

Coverage	Carrier	Policy #	Phone #	Website/Email
Health **Dental** **Life and AD&D** **Disability**	Equitable Life	812619	1-800-265-4556	www.equitable.ca
Critical Illness	BBD	1RH70	1-888-272-0413	www.bbd.ca
Employee Assistance Program (EAP)	Homewood Health	Mechanical Contractors Association of Alberta, Invitation Code: MCA600	1-800-663-1142	www.homeweb.ca

Additional Questions

Vicky Derkson at 1-800-251-0620 or
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